



**Home Loan
Protection.
Worry less.
Enjoy more.**





What is Home Loan Protection?

With Home Loan Protection you can get insurance on your home loan repayments or your loan balance, if something unexpected happens to you. Whether it's involuntary unemployment, injury, illness or even death, Home Loan Protection can help you and your loved ones keep moving forward.

Can I apply?

If you're aged between 18 – 54, live in Australia and have a home loan with CommBank, you may be eligible to apply. For Loan Repayment Cover, you'll need to be employed and working an average of 15 hours per week during the last 90 consecutive days in non-seasonal employment when you take out the policy.

Home Loan Protection.

How can it help?

Whether you're purchasing a new home or protecting your investment property, Home Loan Protection may lend a hand.

What are my options?

You can choose between Loan Cover, Loan Repayment Cover or both for greater protection.

Cover type	Benefit	What does it do?	Maximum cover available
Loan Cover	Trauma	Pays a benefit to your loan if you suffer a defined medical trauma*	The lesser of: <ul style="list-style-type: none">◆ 10% of the home loan balance, as at the date the policy started or an amount otherwise agreed with you; or◆ \$75,000
	Death	Helps pay off the loan if you become terminally ill or pass away	The lesser of: <ul style="list-style-type: none">◆ the home loan balance, as at the date the policy started or an amount otherwise agreed with you; or◆ \$750,000
Loan Repayment Cover	Unemployment	Helps pay the minimum monthly loan repayment if you become involuntarily unemployed	The lesser of: <ul style="list-style-type: none">◆ 1% of the home loan balance, as at the date the policy started or an amount otherwise agreed with you, per month for up to 12 months; or◆ \$7,500 per month, for up to 12 months.
	Disablement	Helps pay the minimum loan repayment if you become disabled or are unable to work due to an injury or illness	

Apply for Home Loan Protection today

Home Loan Protection gives you the flexibility to choose how much of your loan you want to protect. You can select to cover 25%, 50%, 75% or 100% of your loan. It's quick and easy to apply, with no medicals required, however pre-existing medical conditions are generally not covered.

*Trauma cover conditions, such as heart attack and cancer, have specific meanings, and a benefit is only payable if you meet the precise meaning of the definitions set out in the Home Loan Protection Medical Definitions Reference Guide, which you can find at commbank.com.au/LPD

Applying is easy.

You can complete an application:

- ◆ At any CommBank branch.
- ◆ Over the phone by calling **13 2224**, (8am – 8pm, 7 days).
- ◆ In the 'Offers & apply' tab in NetBank.

To find out more about Home Loan Protection, visit commbank.com.au/loanprotection today.

Things you should know: This advice has been prepared without considering your objectives, financial situation or needs. Before acting on the advice, please consider its appropriateness to your circumstances. This information is provided by CMLA and where we refer to 'we' and 'our', we mean CMLA. Home Loan Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) and is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 (the Bank). The Bank does not guarantee the obligations or performance of CMLA or the products it offers. A Product Disclosure Statement (PDS) for Home Loan Protection is available online, from any Commonwealth Bank branch or by calling 13 3982 and should be considered in making any decision about Home Loan Protection. You can also download a Financial Services Guide (FSG).

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